

New Jersey Individual Health Coverage Program

2007/2008 Loss and 2010/2011 Administrative Assessment

NAIC #	Carrier	2007/2008 Member's Net Earned Premium (NEP)	Market Share	Reimbursable Loss Share (unadjusted)	Pro-Rata exemptions from loss assessment	Goal Not Met %	Adjusted NEP after Exemptions	Adjusted Market Share % after Exemptions	2007/2008 Loss Assessment	2010/2011 Share of Administrative Expenses	Amount Due IHC Program before de minimus distribution	De minimus Amount of \$10	Distribution of de minimus Amount of \$10	Total Due IHC Program
33898	Aegis Security Ins Co	9,317	0.0000%	\$ 0.18			\$ 9,317.00	0.0001%	\$ 0.47	\$ 0.27	\$ 0.74	(0.74)	\$ -	-
See Note 1 below	Aegon Companies	147,117,981	0.6514%	\$ 2,855.73			\$ 147,117,981.00	1.6805%	\$ 7,367.23	\$ 4,305.86	\$ 11,673.09	-	\$ 1.84	11,674.93
See Note 2 below	Aetna Inc.	3,953,814,345	17.5069%	\$ 76,748.18	50.30%	49.70%	\$ 1,965,230,752.24	22.4488%	\$ 98,412.86	\$ 115,720.40	\$ 214,133.26	-	\$ 24.59	214,157.85
66842	AIG Life Ins Co	365,361	0.0016%	\$ 7.09			\$ 365,361.00	0.0042%	\$ 18.30	\$ 10.69	\$ 28.99	-	\$ -	28.99
67369	Alta Health & Life	1,155,369	0.0051%	\$ 22.43			\$ 1,155,369.00	0.0132%	\$ 57.86	\$ 33.82	\$ 91.68	-	\$ 0.01	91.69
60410	American Fidelity Assur Co	359,495	0.0016%	\$ 6.98			\$ 359,495.00	0.0041%	\$ 18.00	\$ 10.52	\$ 28.52	-	\$ -	28.52
68373	American General Assur Co	382,394	0.0017%	\$ 7.42			\$ 382,394.00	0.0044%	\$ 19.15	\$ 11.19	\$ 30.34	-	\$ -	30.34
66672	American General Life & Accident Ins Co	59,492	0.0003%	\$ 1.15			\$ 59,492.00	0.0007%	\$ 2.98	\$ 1.74	\$ 4.72	(4.72)	\$ -	-
60534	American Heritage Life Ins Co	63,798	0.0003%	\$ 1.24			\$ 63,798.00	0.0007%	\$ 3.19	\$ 1.87	\$ 5.06	(5.06)	\$ -	-
60739	American National Ins Co	158,345	0.0007%	\$ 3.07			\$ 158,345.00	0.0018%	\$ 7.93	\$ 4.63	\$ 12.56	-	\$ -	12.56
71773	American National Life Ins Co	10,354	0.0000%	\$ 0.20			\$ 10,354.00	0.0001%	\$ 0.52	\$ 0.30	\$ 0.82	(0.82)	\$ -	-
80624	American Progressive Life & Health Ins Co of NY	137,979	0.0006%	\$ 2.68			\$ 137,979.00	0.0016%	\$ 6.91	\$ 4.04	\$ 10.95	-	\$ -	10.95
60801	American Public Life Ins Co	257,113	0.0011%	\$ 4.99			\$ 257,113.00	0.0029%	\$ 12.88	\$ 7.53	\$ 20.41	-	\$ -	20.41
60836	American Republic Ins Co	119,013	0.0005%	\$ 2.31			\$ 119,013.00	0.0014%	\$ 5.96	\$ 3.48	\$ 9.44	(9.44)	\$ -	-
60061/95044	AmeriHealth	1,127,774,771	4.9936%	\$ 21,891.43	20.98%	79.02%	\$ 891,209,856.89	10.1803%	\$ 44,629.12	\$ 33,007.76	\$ 77,636.88	-	\$ 11.15	77,648.03
27928	Amex Assurance Co	13,753,798	0.0609%	\$ 266.98			\$ 13,753,798.00	0.1571%	\$ 688.75	\$ 402.55	\$ 1,091.30	-	\$ 0.17	1,091.47
62944	AXA Equitable Life Ins Co	7,309,289	0.0324%	\$ 141.88			\$ 7,309,289.00	0.0835%	\$ 366.03	\$ 213.93	\$ 579.96	-	\$ 0.09	580.05
61263	Bankers Life & Casualty Co	2,560,636	0.0113%	\$ 49.70			\$ 2,560,636.00	0.0293%	\$ 128.23	\$ 74.94	\$ 203.17	-	\$ 0.03	203.20
94250	Banner Life Ins Co	1,395	0.0000%	\$ 0.03			\$ 1,395.00	0.0000%	\$ 0.07	\$ 0.04	\$ 0.11	(0.11)	\$ -	-
80985	BCS Life Ins Co	317,730	0.0014%	\$ 6.17			\$ 317,730.00	0.0036%	\$ 15.91	\$ 9.30	\$ 25.21	-	\$ -	25.21
61476	Boston Mutual Life Ins Co	3,612,553	0.0160%	\$ 70.12			\$ 3,612,553.00	0.0413%	\$ 180.91	\$ 105.73	\$ 286.64	-	\$ 0.05	286.69
80896	Centre Life Ins Co	13,878	0.0001%	\$ 0.27			\$ 13,878.00	0.0002%	\$ 0.69	\$ 0.41	\$ 1.10	(1.10)	\$ -	-
See Note 3 below	CNA Insurance	899,359	0.0040%	\$ 17.46			\$ 899,359.00	0.0103%	\$ 45.04	\$ 26.32	\$ 71.36	-	\$ 0.01	71.37
62049	Colonial Life & Accident Ins Co	19,447	0.0001%	\$ 0.38			\$ 19,447.00	0.0002%	\$ 0.97	\$ 0.57	\$ 1.54	(1.54)	\$ -	-
62146	Combined Ins Co of America	73,450	0.0003%	\$ 1.43			\$ 73,450.00	0.0008%	\$ 3.68	\$ 2.15	\$ 5.83	(5.83)	\$ -	-
81426	Commercial Travelers Mutual Ins Co	4,448,357	0.0197%	\$ 86.35			\$ 4,448,357.00	0.0508%	\$ 222.76	\$ 130.19	\$ 352.95	-	\$ 0.06	353.01
See Note 4 below	Connecticut General Life Ins Co	806,122,788	3.5694%	\$ 15,647.79	0.78%	99.22%	\$ 799,838,090.63	9.1365%	\$ 40,053.49	\$ 23,593.63	\$ 63,647.12	-	\$ 10.01	63,657.13
65900	Conseco Life Ins Co	11,052	0.0000%	\$ 0.21			\$ 11,052.00	0.0001%	\$ 0.55	\$ 0.32	\$ 0.87	(0.87)	\$ -	-
71404	Continental General Ins Co	58,868	0.0003%	\$ 1.14			\$ 58,868.00	0.0007%	\$ 2.95	\$ 1.72	\$ 4.67	(4.67)	\$ -	-
62634	Delaware American Life Ins Co	393,089	0.0017%	\$ 7.63			\$ 393,089.00	0.0045%	\$ 19.68	\$ 11.50	\$ 31.18	-	\$ -	31.18
62804	Eastern Life & Health Ins Co	10,699	0.0000%	\$ 0.21			\$ 10,699.00	0.0001%	\$ 0.54	\$ 0.31	\$ 0.85	(0.85)	\$ -	-
95433/61705	Empire HealthChoice/ WellChoice Ins of NJ	10,258,147	0.0454%	\$ 199.12			\$ 10,258,147.00	0.1172%	\$ 513.70	\$ 300.24	\$ 813.94	-	\$ 0.13	814.07
63126	Farm Family Life Ins Co	33,122	0.0001%	\$ 0.64			\$ 33,122.00	0.0004%	\$ 1.66	\$ 0.97	\$ 2.63	(2.63)	\$ -	-
71870	Fidelity Security Life Ins Co	54,375	0.0002%	\$ 1.06			\$ 54,375.00	0.0006%	\$ 2.72	\$ 1.59	\$ 4.31	(4.31)	\$ -	-
90328	First Health Life & Health Ins Co	858,145	0.0038%	\$ 16.66			\$ 858,145.00	0.0098%	\$ 42.97	\$ 25.12	\$ 68.09	-	\$ 0.01	68.10
81434	First Rehabilitation Life Ins Co of America	6,543,003	0.0290%	\$ 127.01			\$ 6,543,003.00	0.0747%	\$ 327.65	\$ 191.50	\$ 519.15	-	\$ 0.08	519.23
71129	Fort Dearborn Life Ins Co	6,636,894	0.0294%	\$ 128.83			\$ 6,636,894.00	0.0758%	\$ 332.36	\$ 194.25	\$ 526.61	-	\$ 0.08	526.69
63665	General American Life Ins Co	343,446	0.0015%	\$ 6.67			\$ 343,446.00	0.0039%	\$ 17.20	\$ 10.05	\$ 27.25	-	\$ -	27.25
91472	Globe Life & Accident Ins Co	136	0.0000%	\$ -			\$ 136.00	0.0000%	\$ 0.01	\$ -	\$ 0.01	(0.01)	\$ -	-
See Note 5 below	Great West Life & Annuity	2,816,562	0.0125%	\$ 54.67			\$ 2,816,562.00	0.0322%	\$ 141.04	\$ 82.44	\$ 223.48	-	\$ 0.04	223.52
64211	Guarantee Trust Life Ins Co	443,358	0.0020%	\$ 8.61			\$ 443,358.00	0.0051%	\$ 22.20	\$ 12.98	\$ 35.18	-	\$ 0.01	35.19
64246	Guardian Life Ins Co of America	85,052,931	0.3766%	\$ 1,650.98			\$ 85,052,931.00	0.9716%	\$ 4,259.20	\$ 2,489.33	\$ 6,748.53	-	\$ 1.06	6,749.59
66141	Health Net Life, Inc.	22,550,881	0.0999%	\$ 437.74			\$ 22,550,881.00	0.2576%	\$ 1,129.28	\$ 660.02	\$ 1,789.30	-	\$ 0.28	1,789.58
95351	Health Net of New Jersey	947,600,303	4.1958%	\$ 18,394.04	50.90%	49.10%	\$ 465,253,426.93	5.3146%	\$ 23,298.50	\$ 27,734.40	\$ 51,032.90	-	\$ 5.82	51,038.72

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55069/95529	Horizon Healthcare Services, Inc.	11,344,887,128	50.2334%	\$ 220,217.60	73.94%	26.06%	\$ 2,956,643,770.22	33.7736%	\$ 148,059.85	\$ 332,042.62	\$ 480,102.47	-	\$ 36.99	480,139.46
73288	Humana Ins Co	40,382	0.0002%	\$ 0.78			\$ 40,382.00	0.0005%	\$ 2.02	\$ 1.18	\$ 3.20	(3.20)	\$ -	-
64580	Illinois Mutual Life Ins Co	6,361	0.0000%	\$ 0.12			\$ 6,361.00	0.0001%	\$ 0.32	\$ 0.19	\$ 0.51	(0.51)	\$ -	-
11630	Jefferson Ins Co	279,329	0.0012%	\$ 5.42			\$ 279,329.00	0.0032%	\$ 13.99	\$ 8.18	\$ 22.17	-	\$ -	22.17
65080	John Alden Life Ins Co	37,678	0.0002%	\$ 0.73			\$ 37,678.00	0.0004%	\$ 1.89	\$ 1.10	\$ 2.99	(2.99)	\$ -	-
65722	Loyal American Life Ins Co	6,692	0.0000%	\$ 0.13			\$ 6,692.00	0.0001%	\$ 0.34	\$ 0.20	\$ 0.54	(0.54)	\$ -	-
65935	Massachusetts Mutual Life Ins Co	3,717	0.0000%	\$ 0.07			\$ 3,717.00	0.0000%	\$ 0.19	\$ 0.11	\$ 0.30	(0.30)	\$ -	-
97055	Mega Life & Health Ins Co	4,149,420	0.0184%	\$ 80.55			\$ 4,149,420.00	0.0474%	\$ 207.79	\$ 121.45	\$ 329.24	-	\$ 0.05	329.29
87726	MetLife Ins Co of CT	44,213,822	0.1958%	\$ 858.24			\$ 44,213,822.00	0.5051%	\$ 2,214.10	\$ 1,294.05	\$ 3,508.15	-	\$ 0.55	3,508.70
65978	Metropolitan Life Ins Co	475,534	0.0021%	\$ 9.23			\$ 475,534.00	0.0054%	\$ 23.81	\$ 13.92	\$ 37.73	-	\$ 0.01	37.74
66087	Mid-West National Life Ins Co of TN	210,183	0.0009%	\$ 4.08			\$ 210,183.00	0.0024%	\$ 10.53	\$ 6.15	\$ 16.68	-	\$ -	16.68
66370	MONY Life Ins Co	17,315	0.0001%	\$ 0.34			\$ 17,315.00	0.0002%	\$ 0.87	\$ 0.51	\$ 1.38	(1.38)	\$ -	-
See Note 6 below	Mutual of Omaha Ins Co	181,772	0.0008%	\$ 3.53			\$ 181,772.00	0.0021%	\$ 9.10	\$ 5.32	\$ 14.42	-	\$ -	14.42
61409	National Benefit Life Ins Co	48,996	0.0002%	\$ 0.95			\$ 48,996.00	0.0006%	\$ 2.45	\$ 1.43	\$ 3.88	(3.88)	\$ -	-
82538	National Health Ins Co	22,329	0.0001%	\$ 0.43			\$ 22,329.00	0.0003%	\$ 1.12	\$ 0.65	\$ 1.77	(1.77)	\$ -	-
66869	Nationwide Life Ins Co	1,755,918	0.0078%	\$ 34.08			\$ 1,755,918.00	0.0201%	\$ 87.93	\$ 51.39	\$ 139.32	-	\$ 0.02	139.34
66915	New York Life Ins Co	7,949,962	0.0352%	\$ 154.32			\$ 7,949,962.00	0.0908%	\$ 398.11	\$ 232.68	\$ 630.79	-	\$ 0.10	630.89
81264	Nippon Life Ins Co of America	29,707,485	0.1315%	\$ 576.66			\$ 29,707,485.00	0.3393%	\$ 1,487.66	\$ 869.48	\$ 2,357.14	-	\$ 0.37	2,357.51
66974	North American Co for Life & Health Ins	124,841	0.0006%	\$ 2.42			\$ 124,841.00	0.0014%	\$ 6.25	\$ 3.65	\$ 9.90	(9.90)	\$ -	-
67032	North Carolina Mutual Life Co	5,782	0.0000%	\$ 0.11			\$ 5,782.00	0.0001%	\$ 0.29	\$ 0.17	\$ 0.46	(0.46)	\$ -	-
67199	Old American Ins Co	152	0.0000%	\$ -			\$ 152.00	0.0000%	\$ 0.01	\$ -	\$ 0.01	(0.01)	\$ -	-
70785	Pacificare Life & Health Ins Co	9,832	0.0000%	\$ 0.19			\$ 9,832.00	0.0001%	\$ 0.49	\$ 0.29	\$ 0.78	(0.78)	\$ -	-
67539	Pan-American Life Ins Co	407,303	0.0018%	\$ 7.91			\$ 407,303.00	0.0047%	\$ 20.40	\$ 11.92	\$ 32.32	-	\$ 0.01	32.33
67598	Paul Revere Life Ins Co	100,201	0.0004%	\$ 1.95			\$ 100,201.00	0.0011%	\$ 5.02	\$ 2.93	\$ 7.95	(7.95)	\$ -	-
85561	Perico Life Ins Co	432	0.0000%	\$ 0.01			\$ 432.00	0.0000%	\$ 0.02	\$ 0.01	\$ 0.03	(0.03)	\$ -	-
67784	Philadelphia American Life Ins Co	522	0.0000%	\$ 0.01			\$ 522.00	0.0000%	\$ 0.03	\$ 0.02	\$ 0.05	(0.05)	\$ -	-
67814	Phoenix Life Ins Co	321,820	0.0014%	\$ 6.25			\$ 321,820.00	0.0037%	\$ 16.12	\$ 9.42	\$ 25.54	-	\$ -	25.54
80578	Physicians Mutual Ins Co	3,527	0.0000%	\$ 0.07			\$ 3,527.00	0.0000%	\$ 0.18	\$ 0.10	\$ 0.28	(0.28)	\$ -	-
65919	Primerica Life Ins Co	17,715	0.0001%	\$ 0.34			\$ 17,715.00	0.0002%	\$ 0.89	\$ 0.52	\$ 1.41	(1.41)	\$ -	-
61271	Principal Life Ins Co	513,841	0.0023%	\$ 9.97			\$ 513,841.00	0.0059%	\$ 25.73	\$ 15.04	\$ 40.77	-	\$ 0.01	40.78
68195	Provident Life & Accident Ins Co	14,093	0.0001%	\$ 0.27			\$ 14,093.00	0.0002%	\$ 0.71	\$ 0.41	\$ 1.12	(1.12)	\$ -	-
68241	Prudential Ins Co of America	2,606,031	0.0115%	\$ 50.59			\$ 2,606,031.00	0.0298%	\$ 130.50	\$ 76.27	\$ 206.77	-	\$ 0.03	206.80
70211	Reassure America Life Ins Co	7,976	0.0000%	\$ 0.15			\$ 7,976.00	0.0001%	\$ 0.40	\$ 0.23	\$ 0.63	(0.63)	\$ -	-
See Note 7 below	Reliance Standard Life Ins Co	81,077	0.0004%	\$ 1.57			\$ 81,077.00	0.0009%	\$ 4.06	\$ 2.37	\$ 6.43	(6.43)	\$ -	-
60176	SBLL USA Mutual Life Ins Co	58,539	0.0003%	\$ 1.14			\$ 58,539.00	0.0007%	\$ 2.93	\$ 1.71	\$ 4.64	(4.64)	\$ -	-
68772	Security Mutual Life Ins Co of NY	5,732,407	0.0254%	\$ 111.27			\$ 5,732,407.00	0.0655%	\$ 287.06	\$ 167.78	\$ 454.84	-	\$ 0.07	454.91
76325	Senior Health Ins Co of PA	26,832	0.0001%	\$ 0.52			\$ 26,832.00	0.0003%	\$ 1.34	\$ 0.79	\$ 2.13	(2.13)	\$ -	-
25178	State Farm Mutual Automobile Ins Co	8,132,188	0.0360%	\$ 157.86			\$ 8,132,188.00	0.0929%	\$ 407.24	\$ 238.01	\$ 645.25	-	\$ 0.10	645.35
69345/60142	Teachers Ins & Annuity Assoc of America	209	0.0000%	\$ -			\$ 209.00	0.0000%	\$ 0.01	\$ 0.01	\$ 0.02	(0.02)	\$ -	-
56014	Thrivent Financial for Lutherans	344,142	0.0015%	\$ 6.68			\$ 344,142.00	0.0039%	\$ 17.23	\$ 10.07	\$ 27.30	-	\$ -	27.30
69477	Time Ins Co	436,508	0.0019%	\$ 8.47			\$ 436,508.00	0.0050%	\$ 21.86	\$ 12.78	\$ 34.64	-	\$ 0.01	34.65
61425	Trustmark Ins Co	167,619	0.0007%	\$ 3.25			\$ 167,619.00	0.0019%	\$ 8.39	\$ 4.91	\$ 13.30	-	\$ -	13.30
62683	Trustmark Life Ins Co	1,970,788	0.0087%	\$ 38.26			\$ 1,970,788.00	0.0225%	\$ 98.69	\$ 57.68	\$ 156.37	-	\$ 0.02	156.39
80314	UniCare Life & Health Ins Co	31,489,988	0.1394%	\$ 611.26			\$ 31,489,988.00	0.3597%	\$ 1,576.92	\$ 921.65	\$ 2,498.57	-	\$ 0.39	2,498.96
11121	Unified Life Ins Co	12,874	0.0001%	\$ 0.25			\$ 12,874.00	0.0001%	\$ 0.64	\$ 0.38	\$ 1.02	(1.02)	\$ -	-

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62596	Union Fidelity Life Ins Co	443	0.0000%	\$ 0.01			\$ 443.00	0.0000%	\$ 0.02	\$ 0.01	\$ 0.03	(0.03)	\$ -	-
69744	Union Labor Life Ins Co	34,017,333	0.1506%	\$ 660.32			\$ 34,017,333.00	0.3886%	\$ 1,703.49	\$ 995.62	\$ 2,699.11	-	\$ 0.43	2,699.54
92916	United American	76,737	0.0003%	\$ 1.49			\$ 76,737.00	0.0009%	\$ 3.84	\$ 2.25	\$ 6.09	(6.09)	\$ -	-
See Note 8 below	United Health Group Inc	3,892,402,921	17.2349%	\$ 75,556.12	70.09%	29.91%	\$ 1,164,363,368.59	13.3005%	\$ 58,307.83	\$ 113,923.01	\$ 172,230.84	-	\$ 14.57	172,245.41
69868	United of Omaha Life Ins Co	140,455	0.0006%	\$ 2.73			\$ 140,455.00	0.0016%	\$ 7.03	\$ 4.11	\$ 11.14	-	\$ -	11.14
80802/80926	US Branch of Sun Life Assur of Canada	6,290,997	0.0279%	\$ 122.12			\$ 6,290,997.00	0.0719%	\$ 315.03	\$ 184.13	\$ 499.16	-	\$ 0.08	499.24
21113	US Fire Ins Co	2,087,296	0.0092%	\$ 40.52			\$ 2,087,296.00	0.0238%	\$ 104.53	\$ 61.09	\$ 165.62	-	\$ 0.03	165.65
70106	US Life Ins Co of NY	8,064,114	0.0357%	\$ 156.53			\$ 8,064,114.00	0.0921%	\$ 403.83	\$ 236.02	\$ 639.85	-	\$ 0.10	639.95
62235	UNUM Life Ins Co of America	12,120	0.0001%	\$ 0.24			\$ 12,120.00	0.0001%	\$ 0.61	\$ 0.35	\$ 0.96	(0.96)	\$ -	-
70319	Washington National Ins Co	38,729	0.0002%	\$ 0.75			\$ 38,729.00	0.0004%	\$ 1.94	\$ 1.13	\$ 3.07	(3.07)	\$ -	-
66230	William Penn Life Ins Co	7,833	0.0000%	\$ 0.15			\$ 7,833.00	0.0001%	\$ 0.39	\$ 0.23	\$ 0.62	(0.62)	\$ -	-
70629	World Ins Co	58,029	0.0003%	\$ 1.13			\$ 58,029.00	0.0007%	\$ 2.91	\$ 1.70	\$ 4.61	(4.61)	\$ -	-
Total Net Earned Premium		22,584,361,087	100%	\$ 438,389.00			\$ 8,754,298,096.48	100%	\$ 438,389.03	\$ 660,999.98	\$ 1,099,389.01	\$ (109.51)	\$ 109.46	\$ 1,099,388.96

Reported Reimbursable Net Paid Losses - Celtic \$ 438,389

Budgeted Administrative Expenses for FY2010 & 2011 \$ 661,000

Adjusted NEP for carriers with dimimus amount 1,255,520

Adjusted NEP for carriers above the dimimus amount 8,753,042,576

Note 1: Includes NAIC #'s 66281,10952,65021,70688,86231,91413

Note 2: Includes NAIC#'s 95287,72052,60054

Note 3: Includes NAIC#'s 20443,20427,62413,20478,20494,20508,35289,42625

Note 4: Includes NAIC#'s 62308,65498,95500,93629

Note 5: Includes NAIC#'s 68322,80705,80659/80675

Note 6: Includes NAIC#'s 71412,72850,62243

Note 7: Includes NAIC#'s 68381,71005,66575

Note 8: Includes NAIC#'s 95497,62286,95506,78026,91529,79413